



Your Retirement

“News You Can Use”

Retire Village

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Here Comes The Sun: What Can You Expect as the Summer Heats Up?

Climate predictions show most of the United States will see warmer-than-average temperatures, from east Texas through much of the South and up the East Coast, as well as from the Southwest into the Midwest and in the Pacific Northwest. Farther north, in parts of the Rockies and northern Plains, temperatures may be near to slightly below average. ¹

As you consider vacation plans for this summer, keep in mind that airport lines may be even longer this summer. Some 90% of Americans plan to travel this summer, according to a study of 1,300 people

from Airfarewatchdog.com, and of those 84% plan to fly at least part of the way to their destination. Meanwhile, the Transportation Security Administration (TSA) announced new procedures at security checkpoints, which will require travelers to empty all food and electronics into separate bins to be sent through X-ray machines. The new complications, combined with the fact that the TSA is still understaffed by about 5,000 security officers and will not likely change under the current government hiring freeze, could further slow the security process, which reached “insane” heights last summer. ²

1- <https://weather.com/news/weather/news/summer-2017-june-july-august-temperature-forecast-the-weather-company-noaa>

2- <http://www.marketwatch.com/story/why-airport-lines-may-be-even-longer-this-summer-2017-05-26>

When I was a boy of fourteen, my father was so ignorant I could hardly stand to have the old man around. But when I got to be twenty-one, I was astonished at how much he had learned in seven years.

– Mark Twain



By the time a man realizes that his father was right, he has a son who thinks he's wrong.

– Charles Wadsworth



My father didn't tell me how to live. He lived and let me watch him do it.

– Clarence Budington Kelland

Celebrating Dad



What is it that a father can provide to his children that is so important?

Psychologists believe that fathers, like mothers are a big part of their children's character development but they may also exert far reaching influences in the cultivation of abilities and talents in their children. Take, for example, some of the greatest names in music: Mozart, Beethoven, Liszt, Bach, Brahms, etc . . . all from early childhood taught music by their fathers.¹

Fatherhood can be a transformative experience – it can help change a man's bad habits. After men become fathers for the first time, they show significant decreases in

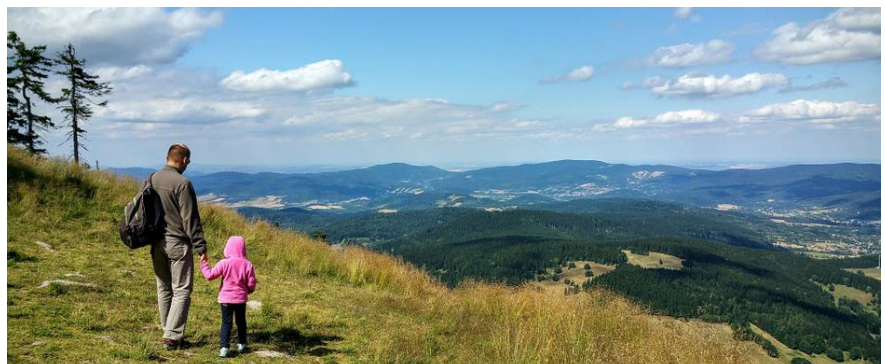
crime, tobacco and alcohol use, according to a 19-year study published in 2011.²

We often celebrate Father's Day by getting Dad a nice gift – a fishing pole, a tie, or maybe an awesome power tool. Perhaps the most precious gift you can give can't be wrapped up in any box: it's your time.

When you were growing up, time was what you valued most with your father and now giving him your time is one of the best and most meaningful gifts he could receive.

1 - <http://www.truthmagazine.com/archives/volume6/TM006014.htm/>

2 - <https://www.sciencedaily.com/releases/2011/11/1111107161800.htm>



Kick Off The Summer Grilling Season

Herb Marinated Grilled Vegetables

This simple, healthy side dish can be grilled up alongside your main dish or all on its own.

Marinade

Combine in a large bowl:

- 3/4 cup olive oil
- 1/4 cup red wine vinegar
- 1 tbsp minced garlic
- 1 tsp chopped fresh rosemary
- 1 tsp fresh thyme leaves
- 1 tsp chopped fresh basil
- 1 tsp chopped fresh oregano
- 1/2 tsp salt
- 1/2 tsp ground black pepper

Cut into large pieces:

- 1 yellow bell pepper
- 1 red bell pepper
- 1 green bell pepper
- 3 zucchini
- 2 large onions
- 1 eggplant

Add to marinade; toss to coat.

Cover and chill for 2 hours.

Remove vegetables from marinade, reserving marinade.

Grill, uncovered, over medium-high heat (350° to 400°) 10 to 12 minutes or until just tender, basting occasionally with reserved marinade.

Serve warm or at room temperature.



If the summer heat doesn't drive you out of the kitchen to fire up your grill, the tantalizing aromas of backyard barbeque may pull you there instead.

Whether you ascribe to one of the four distinct barbecue traditions – Carolina, Texas, Memphis and Kansas City – or you experiment with all forms of outdoor applied heat, here are some tips to keep your summer sizzling.



Add fresh herbs to your grilling routine. A bundle of fresh herbs can be useful as a basting brush or you can soak bundles of sage and rosemary and put them right on the grill or on the coals while the herbs are still damp. The smoke smells amazing, imparts flavors, and can even keep the bugs away.

Healthy grilling tips: In 2002 we discovered that meat grilled at high temperatures will naturally produce heterocyclic amines (HCAs,

carcinogens also found in cigarette smoke).

Total HCA content is higher in well-done meat, and also lowest in chicken, higher in beef, and highest in pork.

Vegetables don't have the combination of creatine and sugar found in meats that create HCA's, nor do they generate the fat drippings that smoke up into the other grilling-induced carcinogens called polycyclic aromatic hydrocarbons (PAHs).¹

Remember to practice safe grilling – avoid putting anything dripping with extra virgin olive oil over open flame.



1 - <https://www.mindbodygreen.com/0-13850/heres-how-to-avoid-carcinogens-when-youre-grilling.html>

It Happened In ...

June

June 5th 1883 –

British economist John Maynard Keynes (1883-1946) was born in Cambridge, England.

June 15th 1215 –

King John set his seal to Magna Carta, the first charter of British liberties, guaranteeing basic rights that have since become the foundation of modern democracies around the world.

June 18th 1983 –

Dr. Sally Ride, a 32-year-old physicist and pilot, became the first American woman in space, beginning a six-day mission aboard the space shuttle Challenger, launched from Cape Canaveral, Florida.

June 25th 1903 –

British satirist George Orwell (1903-1950) was born at Montihari in Bengal (as Eric Arthur Blair). He is best known for two works of fiction Animal Farm (1944), and 1984 (1949).

<http://www.historyplace.com/specials/calendar/june.htm>

Four Steps To Retirement

These retirement steps can keep you on course and maintain perspective.

Pick A Retirement Age. The age you pick should be matched to your retirement savings and Social Security benefits. You get the highest monthly payments from Social Security if you wait until 70. At the very least, use Social Security payments as a baseline for your retirement income and timeline. ¹

Envision Your Retirement Lifestyle. The better your spending plan estimates, the more you can project your lifestyle expenses. How much will you need for basic bills such as housing, food and insurance? What will your out-of-pocket medical expenses be? How much will a supplemental insurance policy (Medigap) cost?

You'll also still be paying taxes and will have miscellaneous expenses.

What if you plan to travel?

Make a Savings Plan You Can Stick To. If you have been able to consistently save 15% of your annual income, you could be on track to covering at least your basic expenses in retirement. Bump up your savings in health savings plans and IRA's (Individual Retirement Accounts) with automatic contributions.

If you're hazy on tax or estate planning issues along the way, you'll need specialists to help you

Stay Flexible. The retirement process is uncertain. Your plan may need adjusting as circumstances change.

You may lose a job or switch careers.

Your health may force you into early retirement.

You may get divorced.

Being nimble while sticking to your goals will help you decide what changes you will have to make.

